



THE LAW FIRM OF  
**ADAM KALISH**  
P.C.

182A 26<sup>th</sup> Street, Suite 2R, Brooklyn, N.Y., 11232

Adam Kalish Esq.  
Office: (718) 857 - 3664  
Email: [Adam.Kalish@Kalishpc.com](mailto:Adam.Kalish@Kalishpc.com)

\*Hon. Frank Seddio, of Counsel  
Former Judge, Surrogate's Court,  
Kings County

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August 24, 2020

Christopher Thompson  
33 Davison Lane East  
West Islip, New York 11795

Re: JDP Mortgage LLC v. Gosman  
19-cv-05968

Dear Mr. Thompson:

PLEASE TAKE NOTICE, that upon the annexed letter of Adam Kalish, Esq., dated August 24, 2020, the exhibits annexed thereto, and upon all the pleading and proceedings heretofore had herein, the undersigned will move this Court on September 11, 2020 for an order (i) pursuant to Federal Rules of Civil Procedure Rule 66, providing an order for a receiver to be appointed for the property (iii) for such other, further and different relief as this Court deem just, equitable and proper.

PLEASE TAKE FURTHER NOTICE, that answering papers, if any, are required to be served upon the undersigned to be bundled for filing.



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August 24, 2020

**VIA ECF**

Magistrate Judge Steven I. Locke  
100 Federal Plaza  
Central Islip, New York 11722

Re: JDP Mortgage LLC v. Gosman  
19-cv-05968

Dear Judge Locke:

I am the attorney for Plaintiff JDP Mortgage LLC in the above referenced matter. This letter is written pursuant to your individual rules and local civil rules 37.1 and 37.3 for a motion pursuant to Federal Rules of Civil Procedure R. 66 for the appointment of a receiver.

**Factual Background:** This action stems from the Defendant interfering with JDP Mortgage LLC's security documents placed on the premises known as 86 East Lake Drive, Montauk, New York 11954. Defendant purchased the property on November 25, 2014 and was aware at the time of the purchase that the property was in foreclosure with the previous lender. On May 14, 2018, the note and security agreement were assigned to JDP Mortgage LLC. Since acquiring the property, the defendant has interfered with JDP Mortgage LLC's right to protect its rights in the property, including to but not limited to leasing the property for the benefit of the lender.

**The Appointment of a Receiver is warranted:** "[T]he appointment of a receiver is considered to be an extraordinary remedy', and ... should be employed cautiously and granted only when clearly necessary to protect plaintiff's interests in the property." Citibank, N.A. v. Nyland (CF8) Ltd., 839 F.2d 93, 97 (2d Cir. 1988).

In New York, an owner of a property is entitled to rents until there is a default under the terms of the mortgage secured by the property. See New York Life Ins. Co. v. Fulton Development Co., 265 N.Y. 348, 193 N.E. 169 (1934). A mortgagee's right to the appointment of a receiver arises either where there is a clause in the mortgage that expressly provides for a receiver or where right grows out of facts extrinsic to the mortgage contract. See Holmes v. Gravenhorst, 263 N.Y. 148, 188 N.E. 285 (1933). In the absence of a mortgage covenant authorizing the appointment of a receiver, a mortgage holder seeking the appointment of a receiver of rents must establish a lack of equity in the mortgaged premises and that the mortgagor is insolvent. See Graybill v. Heylman, 139 A.D. 898, 123 N.Y.S. 622 (1st Dept. 1910); Finch v. Flanagan, 208 A.D. 251, 203 N.Y.S. 560 (3d Dept. 1924); Clinton Capital Corp. v. One Tiffany Place Developers, 112 A.D.2d 911, 492 N.Y.S.2d 427 (2d Dept. 1985); First Nat. Bank of Glens Falls v. Caputo, 124 A.D.2d 417, 507 N.Y.S.2d 516 (3d Dept. 1986); W.L.M. Corporation v. Cipulo, 216 A.D. 46, 214 N.Y.S. 718 (1st Dept. 1926); Finch v. Ray, 208 A.D. 251, 203 N.Y.S. 560 (3d Dept. 1924); Rabinowitz v. Power, 131 A.D. 892, 115 N.Y.S. 266 (1st Dept. 1909); In re Wickings' Estate, 162 Misc. 357, 294 N.Y.S. 598 (Sur. Ct. 1937). Compare Manhattan Life Ins. Co. v. Hammerstein Opera Co., 180 A.D. 69, 167 N.Y.S. 245 (1st Dept. 1917). Equity is defined as the "... difference between the property value and the total amount of liens against (the property)." In re 6200 Ridge, 69 B.R. 837, 842 (Bankr.E.D.Pa.1987); see In re Kaplan Breslaw Ash, LLC, 264 B.R. 309, 322 (Bankr. S.D.N.Y. 2001). Insolvency is defined as "when the present fair salable value of [an individual's] assets is less than the amount that will be required to pay his probable liability on his existing debts as they become absolute and matured." N.Y. Debt. & Cred. Law § 271.

The current payoff of the mortgage for the premises is One Million, Six Hundred Seventy-Six Thousand, Five Hundred Twenty Three Dollars and Twenty Four Cents (\$1,676,523.23). See Exhibit A, attached to this letter and made part of the record heretofore. The last appraisal of the property demonstrates that the property could sell for One Million Four Hundred Fifty Thousand (\$1,450,000.00) in the pre-Covid 19 market. See Exhibit B, attached to this letter and made part of the record heretofore. Under the best-case scenario, that would be a deficiency of Two Hundred Twenty-Six Thousand, Five Hundred Twenty-Three dollars and Twenty-Three Cents (\$226,523.23). Asset searches have already been done on the mortgagor; such searches demonstrate an inability for the Plaintiff to recover any deficiency judgment against the mortgagor. See Exhibit C, attached to this letter and made part of the record heretofore.

Moreover, it has been communicated to the Plaintiff's counsel by the Defendant's Counsel that the Defendant has exacerbated the problem of collecting rent from this property during the period of time that this matter is open by moving into the property and further interfering with the Plaintiff's ability to protect the property and recuperate income from the property.

As such, the Plaintiff respectfully requests that the Court grant Plaintiff's ancillary relief for a Receiver to be appointed to demand, collect, receive from the tenants of the property, their sublessees or other occupants in possession, all rents, maintenance fees and or other charges relating to the property, now due and unpaid or which become due hereafter. To commence, prosecute, defend, and compromise all legal proceedings pending or otherwise, necessary for the

Magistrate Judge Steven I. Locke  
United States District Court  
Eastern District of New York  
Re: JDP Mortgage LLC v. Gosman  
19-cv-05968

protection and or preservation of the property and or to recover possession of the whole or any part thereof, but not limited to proceeding for the collection of rents, maintenance fees and other charges relating to the property due or hereafter to become due and for removal of any tenant, subtenant, and or occupant in possession of any part of the property. To rent or lease, from time to time, and to renew and or modify such rental or leases, any part of the property on such terms as the Plaintiff shall consent. To keep the property insured against loss from theft, vandalism, fire or public liability or any other risk deemed prudent by the receiver. To pay taxes, assessments for public improvements and common element charges. To make the repairs necessary for the preservation of the property or any part thereof and bring the property into conformity with all laws, ordinances or regulations pertaining to the property. To retain counsel if it deems such necessary to fulfil its duties. To retain and pay over to itself, as incurred, expenses incurred by the Receiver in fulfilling its obligations pursuant to this order, including out of pocket expenses, provided, that any costs that are unusual shall require court approval.

Thank you for your courtesies

Respectfully submitted,

The Law Firm of Adam Kalish P.C.

Adam Kalish

Cc Christopher Thompson  
33 Davison Lane East  
West Islip, New York 11795



# FCI Lender Services, Inc.

Toll Free: (800) 931-2424 Hrs.: Mon-Fri 8:00 a.m. - 5:00 p.m. (PT)

Website: www.trustfci.com NMLS #4920 DRE #01022780

PO BOX 28720 Anaheim CA 92809-0112 Fax: (714) 282-5775

Statement Date: 05/14/2020

## Demand Loan Payoff

**Borrower**  
MELVIN H KANAN  
2203 AVENUE X  
BROOKLYN, NY 11235  
Account: 9160034594

**Servicer**  
FCI Lender Services, Inc.  
PO BOX 28720  
Anaheim, CA 92809-0112  
800-931-2424

As required by state law, upon receipt of payment in FULL, FCI will process the release of lien, unless directed otherwise by lender.

<b>Estimated Payoff Date</b>	5/14/2020
Loan Maturity Date	12/1/2036
Interest Paid to Date	1/1/2010
Next Payment Due Date	2/1/2010
Unpaid Principal Balance of Loan	\$909,997.98
Deferred Unpaid Principal Due	\$0.00
Note Interest Rate	6.5000 %
Current Interest Rate (May include Default Interest Rate)	6.5000 %
Note Rate Interest Due from 1/1/2010 to 5/14/2020	\$613,351.28
Unaccrued Balance of Default Interest from 1/1/2010 to 5/14/2020	\$0.00
Accrued/Unpaid Interest Due (May include Unpaid Default Interest)	\$0.00
Deferred Unpaid Interest Due	\$0.00
Unpaid Loan Fees	\$0.00
Prepayment Penalty Due	\$0.00
Other Payments	\$0.00
Late Charges Due from Paid-to-Date	\$394.32
Late Charges Unpaid/Due from Previous Payments	\$0.00
Late Charges Unpaid/Due & Deferred from Previous Servicer	\$0.00
<b>Unpaid Loan Charges or Advances</b>	<b>\$152,684.66</b>
Estimated Payoff Charges from Servicer	\$95.00
Credit Due from Suspense Account	\$0.00
Credit Due from Escrow Account	\$0.00
Credit Due from Restricted Funds Account	\$0.00
<b>Estimated Amount to Fully Pay Off this Loan:</b>	<b>\$1,676,523.24</b>
Please Add Additional Daily Interest Amount if Paying After 5/14/2020	\$164.31

PLEASE BE ADVISED THAT THIS DEMAND IS ONLY AN ESTIMATE. Additional interest, late charges, fees, and costs may be incurred by the Borrower between the Statement Date and the Payoff Date. ACCORDINGLY, PLEASE CALL (800) 931-2424 ext. 651 TO VERIFY THE PAYOFF AMOUNT PRIOR TO ISSUING PAYMENT.

### Outstanding Checks:

### Special Instructions:

- (1) Only Certified Funds, Wire Transfer or Title Company Check will be accepted.
- (2) Please make your disbursement payable to: FCI Lender Services, Inc.
- (3) We reserve the right to amend this demand should any changes occur that would increase the total amount for payoff.
- (4) PLEASE NOTE THIS DEMAND EXPIRES AND BECOMES NULL AND VOID ON 05/14/2020, as follows: (A) for Payment by Wire, at 2:00 p.m. PT; and (B) for Payment by Certified Funds or Title Company Check, at 5:00 p.m. PT.
- (5) THE DEMAND FEE IS DUE EVEN IF YOUR TRANSACTION IS CANCELLED.

Sincerely,

## DRAFT REPORTS

DRAFT REPORTS  
FCI Lender Services, Inc.  
800-931-2424 x 650  
Fax: 714-282-5775

Attention: Data provided on this page is for informational purposes only and not to be used for tax purposes or Reinstatements out of Foreclosure. FCI Lender Services, Inc. does not warrant or represent that the information contained herein is accurate. Please call Customer Service for account

FCI Lender Services, Inc. \* PO BOX 28720 \* Anaheim \* CA 92809-0112 \* NMLS#4920 \* DRE # 01022780 \* www.trustfci.com





01/01/2020	6.5000%	\$ 4,929.16	\$ 0.00	\$ 4,929.16	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 909,997.98
02/01/2020	6.5000%	\$ 4,929.16	\$ 0.00	\$ 4,929.16	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 909,997.98
03/01/2020	6.5000%	\$ 4,929.16	\$ 0.00	\$ 4,929.16	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 909,997.98
04/01/2020	6.5000%	\$ 4,929.16	\$ 0.00	\$ 4,929.16	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 909,997.98
05/01/2020	6.5000%	\$ 4,929.16	\$ 0.00	\$ 4,929.16	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 909,997.98
05/14/2020	6.5000%	\$ 2,135.97	\$ 0.00	\$ 2,135.97	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 909,997.98
		\$ 613,351.28	\$ 0.00	\$ 613,351.28	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 909,997.98
											\$ 394.32
** This transaction was already accomplished by the borrower.											

Itemization of Other Fees		
Actual Charge Subject to County Recorder's Office		
Description	Destination	Amount
Demand Fee		\$30.00
Reconveyance Fee		\$65.00
Recording Fee		\$0.00
Forwarding Fee		\$0.00
		\$95.00

Itemization of Unpaid Charges					
Date	Description	Interest Rate	Unpaid Balance	Accrued Interest	Total Due
06/11/2018	Prior Servicer Escrow Advances	0.000%	\$94,028.50	\$0.00	\$94,028.50
06/11/2018	Prior Servicer 3rd Party Advances	0.000%	\$52,027.16	\$0.00	\$52,027.16
06/11/2018	Prior Servicer Corp Advance Fees	0.000%	\$8,261.00	\$0.00	\$6,261.00
08/16/2018	NY Property Inspection Costs	0.000%	\$16.00	\$0.00	\$16.00
07/01/2018	NY Property Inspection Costs	0.000%	\$16.00	\$0.00	\$16.00
09/12/2018	NY Property Inspection Costs	0.000%	\$16.00	\$0.00	\$16.00
10/02/2018	NY Property Inspection Costs	0.000%	\$16.00	\$0.00	\$16.00
11/01/2018	NY Property Inspection Costs	0.000%	\$16.00	\$0.00	\$16.00
12/04/2018	NY Property Inspection Costs	0.000%	\$16.00	\$0.00	\$16.00
01/03/2019	NY Property Inspection Costs	0.000%	\$16.00	\$0.00	\$16.00
02/01/2019	NY Property Inspection Costs	0.000%	\$16.00	\$0.00	\$16.00
03/01/2019	NY Property Inspection Costs -	0.000%	\$16.00	\$0.00	\$16.00
04/02/2019	NY Property Inspection Costs -	0.000%	\$16.00	\$0.00	\$16.00
05/01/2019	NY Property Inspection Costs -	0.000%	\$16.00	\$0.00	\$16.00
06/04/2019	NY Property Inspection Costs -	0.000%	\$16.00	\$0.00	\$16.00
07/03/2019	NY Property Inspection Costs -	0.000%	\$16.00	\$0.00	\$16.00
08/02/2019	NY Property Inspection Costs -	0.000%	\$16.00	\$0.00	\$16.00
09/04/2019	NY Property Inspection Costs -	0.000%	\$16.00	\$0.00	\$16.00
10/03/2019	NY Property Inspection Costs	0.000%	\$16.00	\$0.00	\$16.00
11/06/2019	NY Property Inspection Costs	0.000%	\$16.00	\$0.00	\$16.00
12/05/2019	NY Property Inspection Costs	0.000%	\$16.00	\$0.00	\$16.00
01/06/2020	NY Property Inspection Costs	0.000%	\$16.00	\$0.00	\$16.00
02/03/2020	NY Property Inspection Costs	0.000%	\$16.00	\$0.00	\$16.00
03/02/2020	NY Property Inspection Costs	0.000%	\$16.00	\$0.00	\$16.00
04/03/2020	NY Property Inspection Costs	0.000%	\$16.00	\$0.00	\$16.00
05/06/2020	NY Property Inspection Costs	0.000%	\$16.00	\$0.00	\$16.00
					\$152,684.66

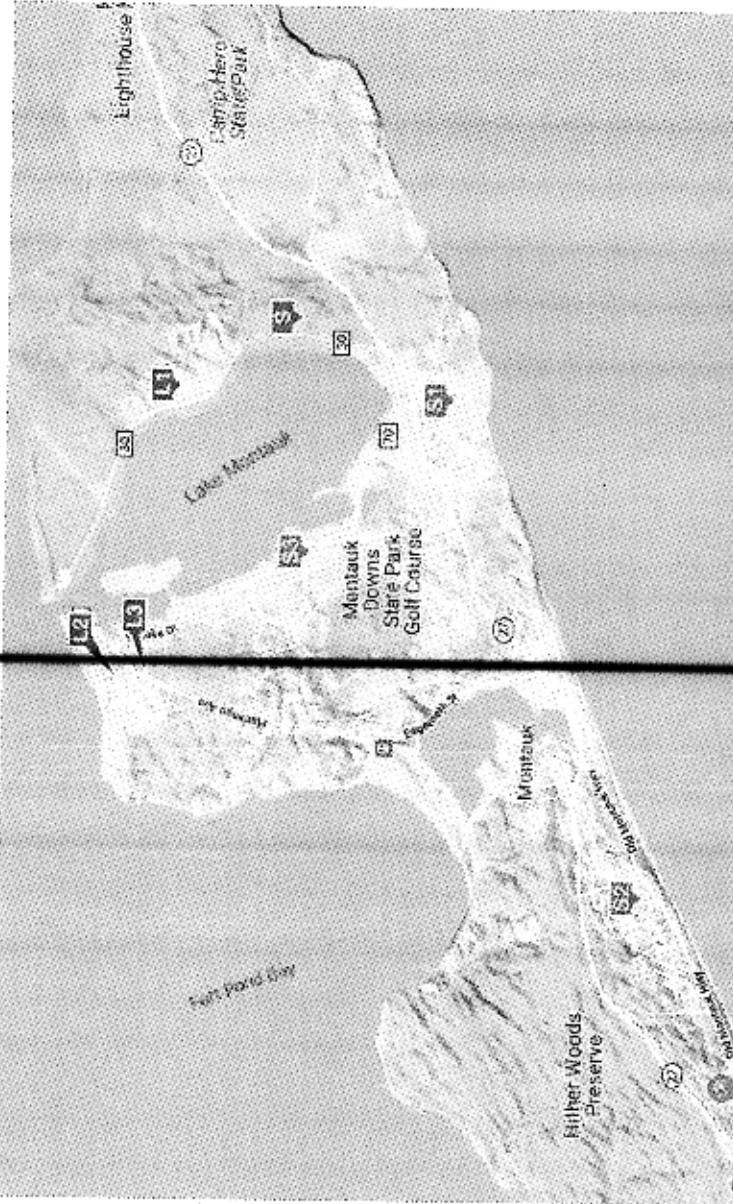
Property List
86 E LAKE DRIVE, MONTAUK NY 11954

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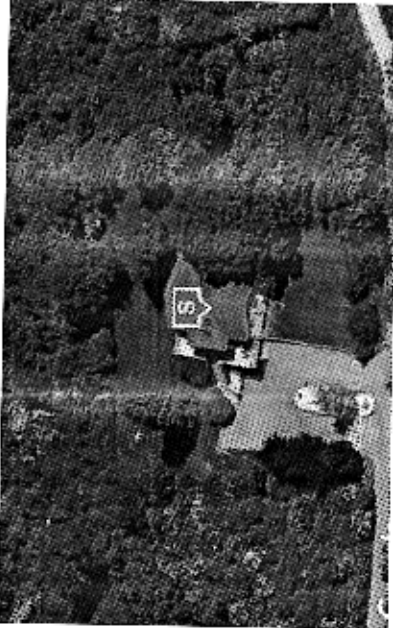
Location Map



Overhead Subject Image



Bird's Eye View



Street View



Subject Property	Proximity	Estimated Value
<b>S</b> 86 East Lake Drive	n/a	\$1,399,000
Sold Comparables		
<b>S1</b> 16 Sanger Place	1.049 Miles	\$1,395,000
<b>S2</b> 35 Franklin Drive	4.05 Miles	\$1,795,000
<b>S3</b> 19 Galton Place	1.401 Miles	\$888,000
Listed Comparables		
<b>L1</b> 34 Talkhouse Ln	0.838 Miles	\$2,600,000
<b>L2</b> 83 Gannet Dr	2.50 Miles	\$749,900
<b>L3</b> 73 Gannet Dr	2.43 Miles	\$925,000

PROPERTY ADDRESS:  
86 East Lake Drive  
Montauk, NY 11954

BORROWER NAME:

COUNTY:  
SUFFOLK

REFERENCE NUMBER:

REPORT DATE:  
02/19/2020

## Property Characteristics

Property Use	Single-Family Detached
Occupancy Status	Occupied
Subject Visible From Street	Yes
Design Style	Ranch
Style Typical of Neighborhood	Yes
Exterior Color	Sand
Real Estate Agent/For Sale Sign Visible	No
Parking Type	Attached Garage
Garage/Carport Capacity	1

## Property Condition

Property Condition	C4
Condition Relative to Adjacent Properties	Similar or Model Match
Boarded Home	No
Vandalized Home	No
Winterized Home	No
Property Under Construction or Renovation	No
Sliding Type	Vinyl
Sliding Condition	Good
Roof Type	Composition shingle
Roof Condition	Good

## Tax Assessment

Assessed Value	\$8,250
Annual Property Taxes	\$8,005

## Homeowners Association

Condo or Association	No
Association Contact Name	
Association Contact Phone	
Fee	
Current	
Fee Delinquent	
Fee Includes	

## Neighborhood Valuation Drivers

Neighborhood Type	Rural	Railroad Tracks	No
Neighborhood Condition	Good	Airport/Flightpath	No
Foreclosure Activity	LOW	Waste Management Facilities	No
Boarded Homes	No	Gated Community	No
Audible Freeway/Highway Noise	No	Community Pool/Park	No
Overhead Powerlines	No	Nearby Schools	Good
Commercial Uses	No	Other	

## Subject Valuation Drivers

Waterfront View	Yes	Other	
Golf Course View	No		

## Structural Assessment

Structural Damage	No	Evidence of Fire Damage	No
Broken Doors/Windows	No	Evidence of Flood/Water Damage	No
Major Cracks in Foundation/Walls	No	Evidence of Natural Disaster	No

## Inspector's Comments

The subject appears to be in overall average to fair condition. It has no apparent major physical deficiencies. It has a winter Waterview.

AGENT  
Mark Ogden

LICENSE NUMBER  
NY

INSPECTION DATE  
02/19/2020



PROPERTY ADDRESS:  
86 East Lake Drive  
Montauk, NY 11954

BORROWER NAME:

COUNTY:  
SUFFOLK

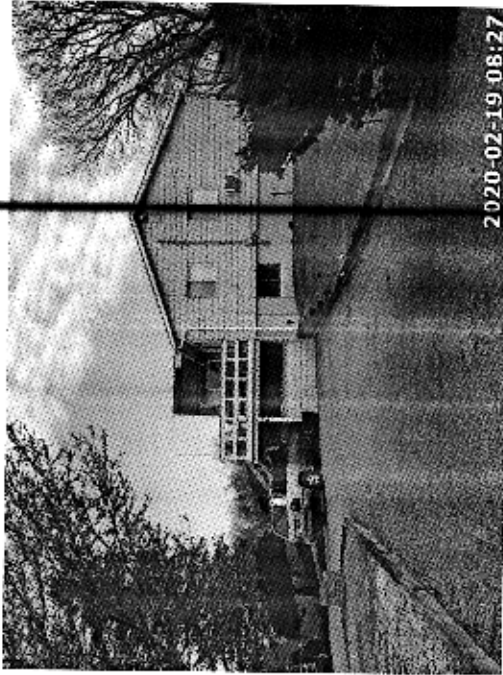
REFERENCE NUMBER:

REPORT DATE:  
02/19/2020

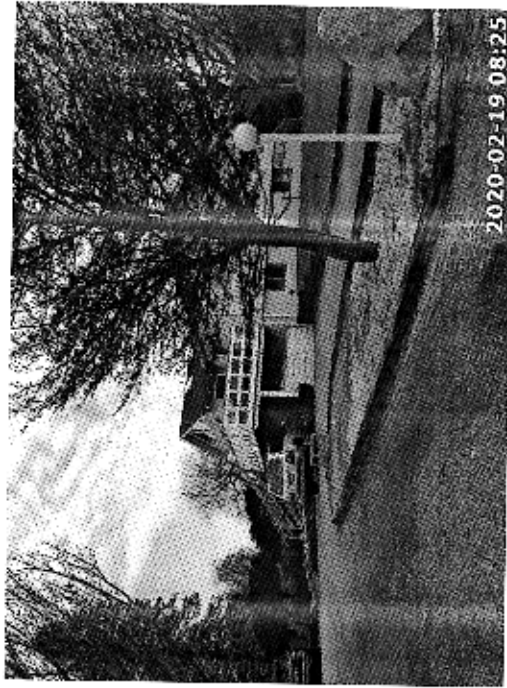
**Repairs**

Repair	Required	Comments	Cost Estimate
		No repairs noted	
Total All Repairs			\$0.00
Total Required Repairs			\$0.00
Estimated days to complete repairs			Between 0 and 0 days

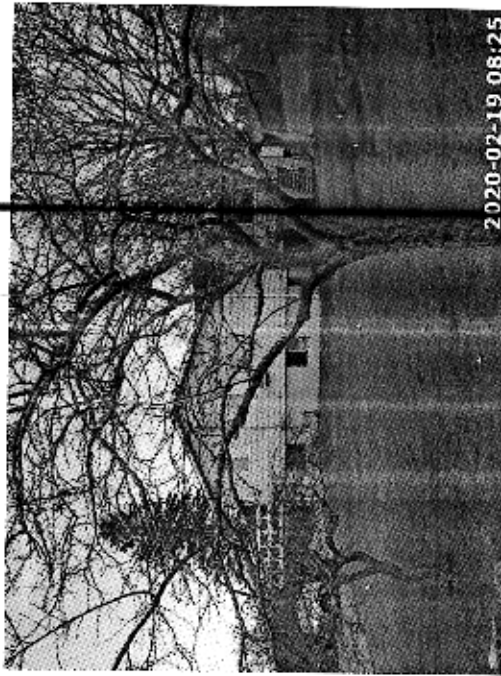
Subject Front View



Subject Left Profile



Subject Right Profile



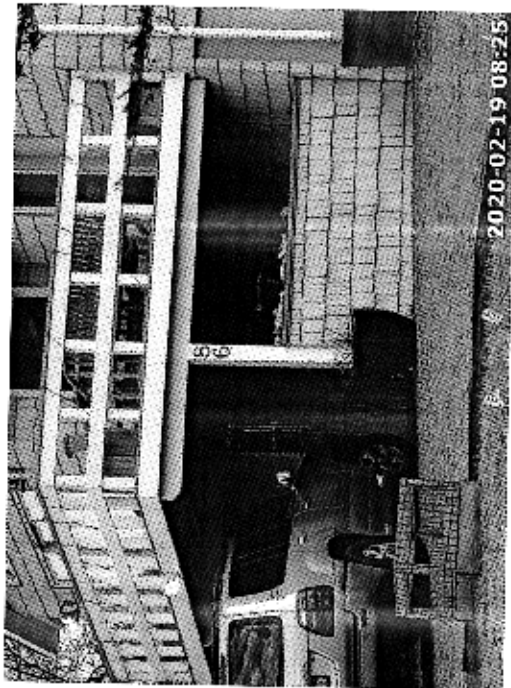
Street Scene (Left)



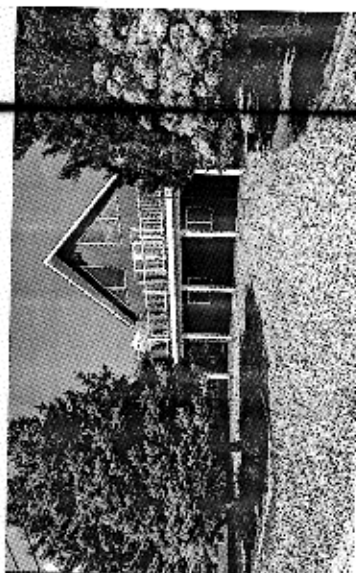
Street Scene (Right)



Subject Address

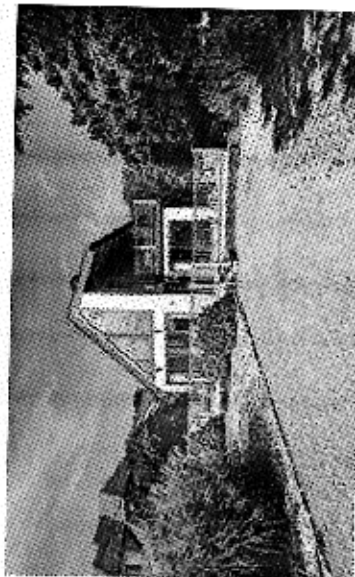


**S1** 16 Sanger Place  
Montauk, NY 11954

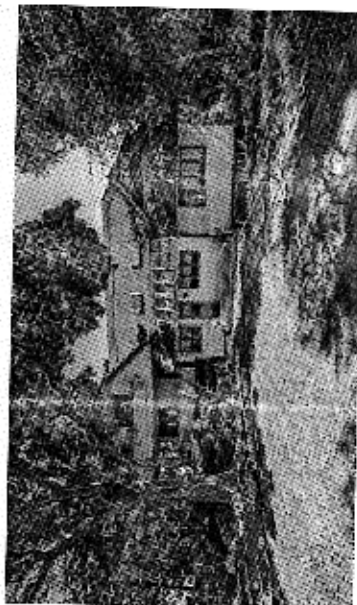


MLS Photo

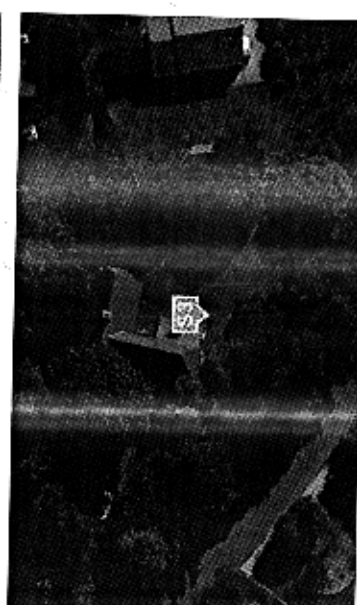
**S2** 35 Franklin Drive  
Montauk, NY 11954



**S3** 19 Galton Place  
Montauk, NY 11954



Overhead View



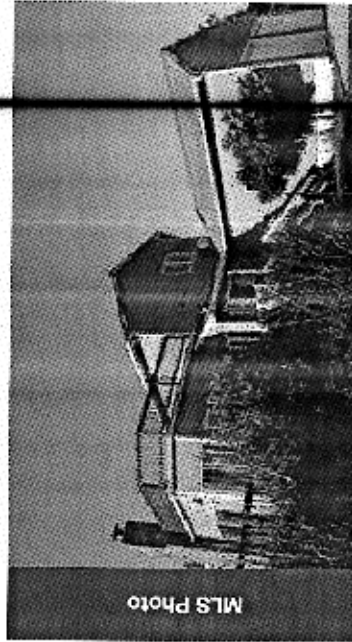
Bird's Eye View





Listed Comparables

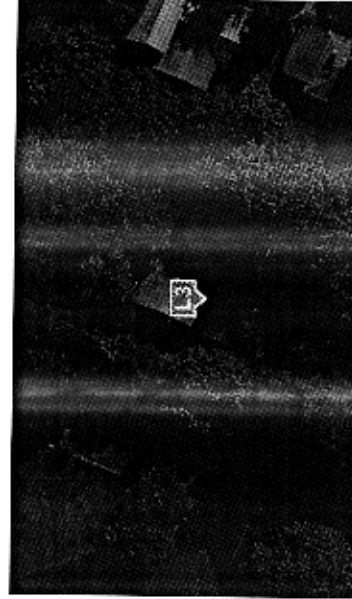
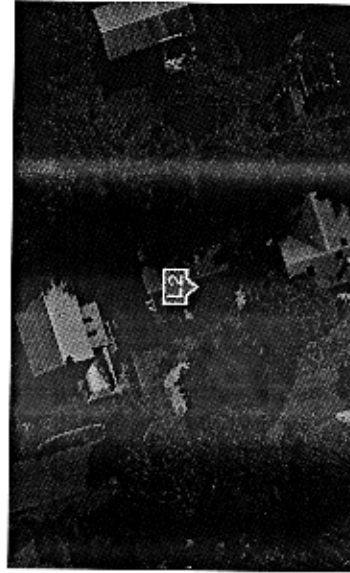
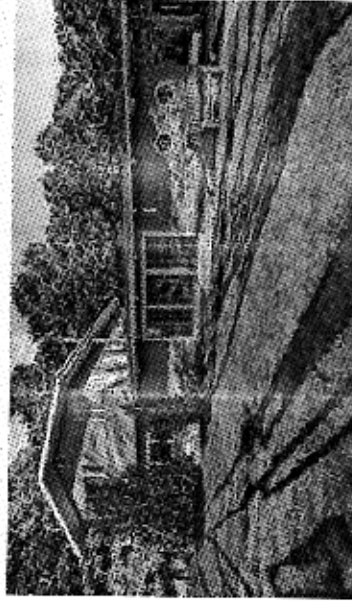
**L1** 34 Talkhouse Ln  
Montauk, NY 11954



**L2** 33 Gannet Dr  
Montauk, NY 11954

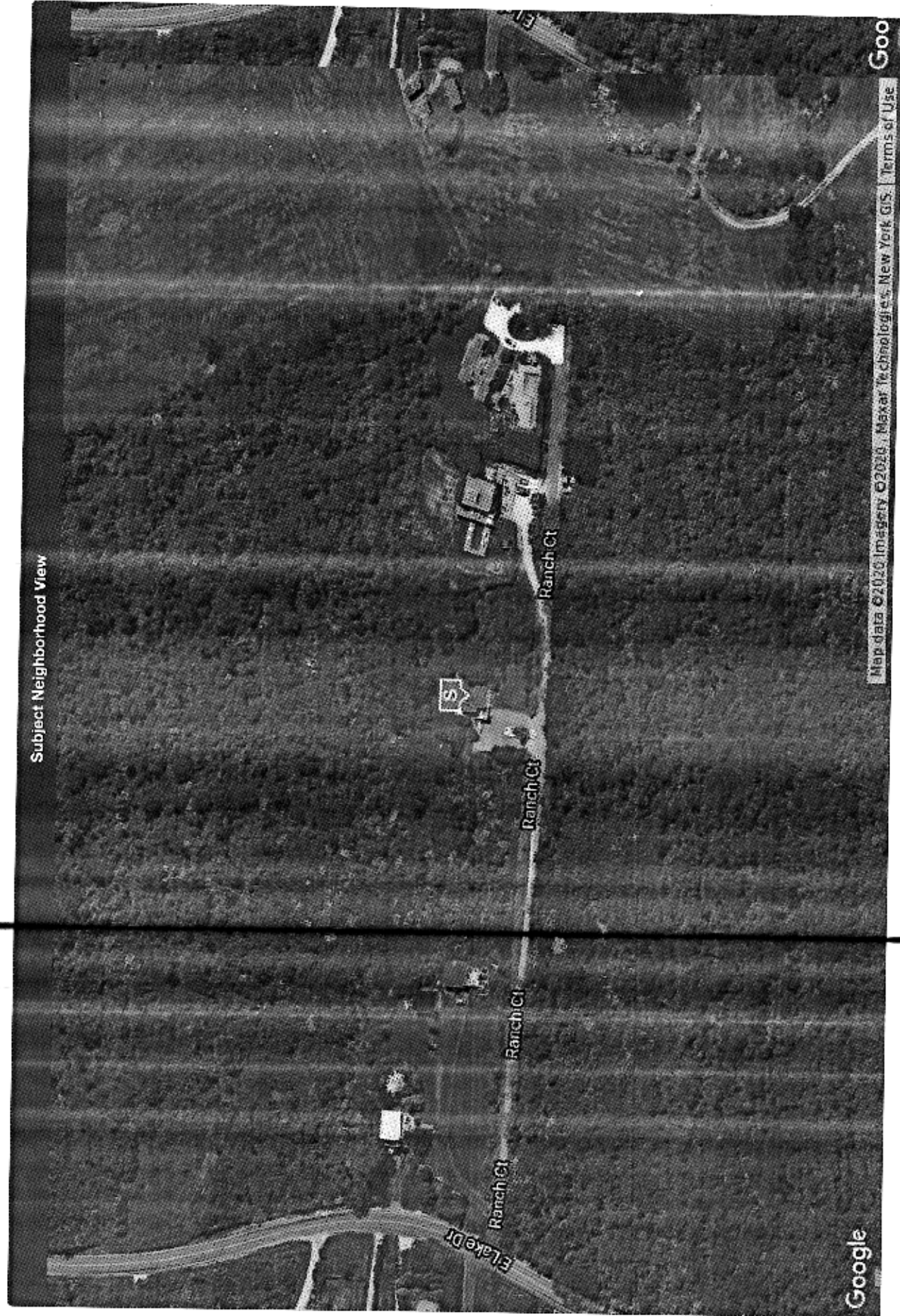


**L3** 73 Gannet Dr  
Montauk, NY 11954





Subject Neighborhood View



PROPERTY ADDRESS:  
86 East Lake Drive  
Montauk, NY 11954

BORROWER NAME:

COUNTY:  
SUFFOLK

REFERENCE NUMBER:

REPORT DATE:  
02/19/2020

# Comparable Comments & Adjustments (Adjustments, Seller Concessions, and Differences Between Subject and Comparables Affecting Value)

## Sold Comparables

S1	Parcel Number: 0300-031-00-04.00-021.004 ; Interior lot, Interior no basement, Interior no garage, Interior no waterfront. DESCRIPTION: Grab your board, beach chair or blanket and hit the sands at Ditch Plains beach from this 2000+ sq.ft. beach house just minutes to the surf at dirt or Ditch Witch lots. The home offers 4 bedrooms, 2 baths, A-framed cathedral ceiling living space, granite open kitchen, large den/office, sunlight deck, shaded back lounge deck, Ditch Plains awaited you from this 4 bedroom, 2 bath two story beach located 1.5 short blocks from dirt or the Ditch Witch.
S2	Parcel Number: 0300-070-00-04-00-007-000 Interior no garage, Superior living space, Interior lot, Superior condition. Property Description: Entirely renovated with gorgeous finishes throughout, this three bedroom beach house in Hither Hills is three lots away from the ocean shore. The sun drenched living room has walls of glass and cathedral ceilings with a white brick fireplace open to the sparkling new kitchen. The gourmet kitchen has a center island, stainless steel top-grade appliances, custom cabinetry and has a dining area with glass sliders to the outdoor wrap-around patio.
S3	Superior living space, Superior garage, Superior CAC, Superior fireplace, Superior age

## Listed Comparables

L1	Superior finished basement, Superior lot, Superior age, Superior IGP, Superior garage. Property Description: Set on a private 1.55acre waterfront property off East Lake Drive, this 2300sf open floor plan home also offers a 1530sf lower level with 10 ceilings, a pool house with bath, and an in ground pool. The main floor has a large, raised kitchen overlooking a wrap around living/dining space with huge windows and doors bringing the outside in. The entire second level is a master bedroom suite with deck overlooking Lake Montauk, endless possibilities. Sold as is.
L2	Interior view, Interior living space, Interior lot, Superior age, Superior garage
L3	Superior garage, Interior no basement, Interior lot, Interior age, Superior CAC

## Commentary

Low inventory for this size home will result in a necessity to exceed guidelines concerning the list price range between the high and low under normal marketing time. The recommended sold comps were all waterfront with superior land values.

This opinion is not an appraisal of the market value of the property, and may not be used in lieu of an appraisal. If an appraisal is desired, the services of a licensed or certified appraiser shall be obtained. This opinion may not be used by any party as the primary basis to determine the value of a parcel of or interest in real property for a mortgage loan origination, including first and second mortgages, refinances, or equity lines of credit.

AGENT NAME:  
Mark Ogden

AGENCY:  
Realty Now Inc

REPORT DATE:  
02/19/2020

LICENSE NUMBER:  
10311205209

LICENSE STATE:  
NY

02-19-20 12:19 pm

AGENT PHONE:  
631-338-7100

AGENT EMAIL:  
mtogden@gmail.com

AGENT EXPERIENCE:  
28 Years



**CONFIDENTIAL RESEARCH CO.**  
A PRIVATE INVESTIGATIONS AGENCY

info@confidentialresearch.com  
www.confidentialresearch.com

888 HUGUENOT AVENUE  
STATEN ISLAND, NY 10312  
OFFICE: 718-966-8196  
FAX: 718-966-9316

MARCH 12, 2020

**ATTORNEY WORK PRODUCT  
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**BANK ACCOUNT INVESTIGATION REPORT  
ON**

**Melvin Kanan**

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MISSING PERSON INVESTIGATIONS • ASSET AND PROPERTY SEARCHES • INSURANCE FRAUD INVESTIGATIONS  
PERSONAL INJURY INVESTIGATIONS • LOCATE AND INTERVIEW WITNESSES

Subject information

NAME: Melvin Kanan  
ADDR: 2770 5th St, #22C, Brooklyn, NY 11224  
111 Melissa Ln, Hawley, PA 18428

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Banking information

Capital One Bank  
3090 Ocean Ave,  
Brooklyn, NY 11235

Business Checking account.  
Account balance: \$927.19  
This account is linked to his SSN.

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Wayne Bank  
63 Welwood Ave,  
Hawley, PA 18428

Personal savings account.  
Account balance: \$1,007.81

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We found no other accounts using this subject's name & social security number.  
We did find he has a lot of debt including a foreclosure in which he owed \$910,000.